HANDBOOK

COMPILATION OF ALL
EX- GRATIA WELFARE SCHEMES
FOR WIDOWS / ESM

DIRECTORATE OF INDIAN ARMY VETERANS
(DIAV)

EX-GRATIA/ WELFARE SCHEMES FOR WIDOWS/ESM

1. Central Govt Benefits .

(a) Ex-Gratia. Rs 25 – 45 Lakh. Auth/Source . Govt of India MoD letter No 20(2)/2016/D (Pay/Service) dt 02 Nov 2016. Revised Ex-Gratia wef 01 Jan 2016.

S/ No	Description	Entitlement	Dealing Agency	Applicability
(i)	Death due to accident in course of duties	Rs 25 Lakh	PCDA (P)	Attributable to Mil Service
(ii)	Death in course of duties attributable to acts of violence by terrorists, anti-social elements etc	Rs 25 Lakh		
(iii)	Death during enemy action in war or border skirmishers or in action against terrorists/ militants etc	Rs 35 Lakh		
(iv)	Death occurring while on duty in specified high altitude inaccessible border post, on account of natural disasters, extreme weather	Rs 35 Lakh		
(v)	Death during enemy action in international war or war like engagements specifically notified and during evacuation of Indian nationals from war-torn zone in foreign country	Rs 45 Lakh		
(vi)	Monetary Allowances for the Gallantry Awards . No separate claim is required. Sanctioned by PCDA (P) through PPO based on inputs received from MP-5&6 regarding Gallantry Award rates from time to time.			

(b) Central Govt Entitlement/Concessions (Battle Casualty) .

S/ No	Description	Amount	Processed by
(i)	Liberalised Family Pension(LFP)	Last Pay Drawn(100% of last RE)	CDA (P) Allahabad

S/ No	Description	Entitlement	Dealing Agency	Applicability
(i)	Air Travel Concession	75% concession in domestic flights by Indian Airlines.	ZSBs/ Air India	Recipients of Gallantry awards of Chakra Series, Victoria Cross, George Cross, Distinguished Service Cross, Military Cross, Distinguished Flying Cross and George Medal.
		50% concession in domestic flights by Indian Airlines.	ZSBs/ Air India	War widows of post Independence era & War disabled offrs who have been invalidated out of service and the dependent members of their families.

S/ No	Description	Entitlement	Dealing Agency	Applicability
(ii)	Rail Travel Concession	Free rail travel in 1st Cl/2nd AC/3rd AC/ Chair Car Complimentary card pass facility to travel by Rajdhani/Shatabdi/ Jan Shatabdi.	Zonal Rly Office CW-3/ ADG (Mov) & Zila/ Rajya Sainik Board	Recipients of gallantry awardees of Chakra Series & their widow alongwith a companion
		75% concessions for travel in second class.		War widows.

S/ No	Description		Processed by
(iii)	Reservation of seats in professional institutes		Zila/ Rajya Sainik Board
(iv)	Priority in Telephone Connection No Installation fee. 50% concession on rental charges.		CW-3/Zila/ Rajya Sainik Board
(v)	Death Cum Retirement Gratuity (DCRG)	Based on length of service	CDA (P) Allahabad
(vi)	Sainik Schools	25% seats for serving and ESM	
(vii)	Military School	70% seats for wards of JCOs/ORs and 30% seats for wards of officers.	

(c) Admission into MBBS/BDS College (Govt Run Colleges) . Auth/Sources . www.ksb.gov.in.

S/ No	Description	Seats Available	Applicability
(i)	Admission in MBBS Colleges	17-20 Seats	• Widows/Wards of Defence personnel killed in action. • Wards of disabled in action and boarded out from service. • Widows/Wards of Defence personnel who died while in service with death attributable to mil service. • Wards of disabled in service and boarded out with disability attributable to mil service. • Wards of ESM & serving personnel who are in receipt of Gallantry Awards. • Wards of ESM & serving pers
(ii)	Admission in BDS Colleges	1-3 Seats	

(iii)	Admissions in IITs at Mumbai, Delhi, Kanpur, Kharagpur, Madras, Banaras & Roorkee	02 seats in each IIT college	Defence / Para Military Force personnel killed or permanently disabled in action.

(d) Reservation in Jobs . Ref DOP&T OM dated 04 Oct 2012.

(i) 10% direct recruitment posts upto Asst Comdt in CAPF.

(ii) 10% direct recruitment posts in group 'C' posts

(iii) 20% direct recruitment posts in group 'D' posts

Central Public Sector Enterprises

(i) 14.5% in group 'C' posts.

(ii) 24.5% in group 'D' posts. (Including 4.5% for disabled soldier & widows)

Nationalised Banks

(i) 14.5% in group 'C' posts.

(ii) 24.5% in group 'D' posts. (Including 4.5% for disabled soldier & widows)

2. State Govt Benefits

S/ No	Description	Amount	Processed by
(a)	Benefits from State Govts	As per State Rules	State Govt/ RSB

3 . Army

(a) Dte of Indian Army Veterans (DIAV) .
Auth/Source . www.indianarmyveterans.gov.in.

S/ No	Category	Amount	Remarks
(i)	Fatal Battle Cas .		
	(aa) 15 Aug 1947 to 30 Apr 1999	Rs 1,00,000/-	
	(ab) 01 May 1999 to 31 Dec 2015	Rs 30,000/-	
	(ac) 01 Jan 2016 onwards	Rs 2,00,000/-	1st Tranche – 50,000/- (Initially on occurrence of cas) 2nd Tranche – 1,50,000/- (On receipt of final documents)

S/ No	Category	Amount	Remarks
(ii)	Fatal Physical Cas where death is attributable to/ not attributable to mil service incl those missing & presumed killed, where Central Govt Ex gratia is not paid to the NOK		
	(aa) 01 Apr 2001 - 14 Jan 2009	Rs 30,000/-	
	(ab) 15 Jan 2009 - 31 Mar 2013	Rs 1,00,000/-	(1st Tranche – 30,000/- 2nd Tranche – 70,000/-)
	(ac) 01 Apr 2013 - 31 Mar 2016	Rs 2,00,000/-	(1st Tranche – 30,000/- 2nd Tranche – 1,70,000/-)
	(ad) 01 Apr 2016 onwards	Rs 2,50,000/-	(1st Tranche – 50,000/- 2nd Tranche – 2,00,000/-)
(iii)	Fatal Physical Cas in respect of Re-emp Offrs during their re-employment period wef:-		
	(aa) 21 Apr 2015-31 Mar 2016	Rs 30,000/-	
	(ab) 01 Apr 2016 onwards	Rs 50,000/-	
(iv)	Fatal Rect cas (PC) wef:-		
	(aa) 15 Jan 2012 - 31 Mar 2016	Rs 30,000/-	
	(ab) 01 Apr 2016 onwards	Rs 50,000/-	
(v)	Rs 400/- per month per child (max two children) studying in cl I to XII towards education grant to NOK/ legal guardian of dependent children/ major child of fatal Phy Cas (Not attributable to Military Service) who die during service wef 15 Jan 11	-	The grant is payable wef actual date of death of the deceased
(vi)	Daughter's marriage/orphan son's marriage/ re-marriage of widow	Rs 1,00,000/-	BC (Fatal/ Disabled) & PC (Fatal)
(vii)	Edn scholarship to children • Class I to VIII • Class IX to XII • Graduation	 Rs 10,000/-per year Rs 14,000/-per year Rs 20,000/-per year	PC Fatal
(viii)	Edn scholarship to children Post Graduation Professional Courses	 Rs 25,000/-per year Rs 50,000/-per year (max)	BC Fatal/ Disabled & PC (Fatal)
(ix)	One time computer grant for wards & widows (pursuing graduation & above)	Rs 35,000/-	For BC/PC Fatal
(x)	Higher edn of widow:- • Graduation • Post graduation • Professional courses	 Rs 20,000/-per year Rs 25,000/-per year Rs 50,000/-per year (max)	For BC/PC Fatal

(b) Army Group Insurance (AGI) (adagif@gmail.com).
Auth/Source . AGI Journal 2016

S/ No	Description	Amount	Processed by
(i)	Army Group Insurance (AGI) – Rates wef 01 Oct 16	Rs 75 Lakh (Offrs) Rs 37.5 Lakh (JCOs/OR)	AGI Dte
(ii)	AGI Maturity	As per contribution	AGI Dte
(iii)	Specially Abled Children Sustenance Allce	Rs 6,000/- per month per child (Died in harness cases)	AGI Dte
(iv)	Social Security Deposit (SSD) Scheme	Aim. To safeguard the interest of minor children & widows of martyred soldier & ensure security of their deposits.	AGI Dte
(v)	AGIF Scholarship Scheme	Rs 40,000/- per year pe student (Eleven AWES institutes are covered) (Serving & retired offrs & JCOs/OR wards)	AGI Dte

(c) Army Wives Welfare Association (AWWA) . Auth/Source . www.awwa.in.

S/ No	Description	Amount	Applicable to
(i)	AWWA Ex-Gratia	Rs 15,000/-	All death cases (in service)
(ii)	AWWA Education Scholarship	1st Child Rs 10,000/- per year (Under revision)	All death cases (Post retirement) Upto graduation
		2nd Child Rs 8,000/- per year (Under revision)	
(iii)	AWWA Technical Education Grant	1st Child upto max Rs 30,000/- per year	To children of widows not drawing pension. Applicable for Technical courses (eg M Tech/MBBS)
		2nd Child upto max Rs 20,000/- per year	
(iv)	AWWA Marriage Grants	Rs 25,000/- (Under revision)	ESM death after retirement cases
(v)	AWWA Financial Grant for Sewing Machine	Rs 6,000/-	Wives of service personnel (invalided out from service with 100% disability/ disabled BC pers)

(d) CW-8 - Army Officer's Benevolent Fund(AOBF) (Offrs Only). Platinum/ Demise Grant @Rs 50,000/- on completing 75 Yrs of age or death.

(e) QMG.

(i) BC Cases. Retention of Govt married accn for two years, extendable by one year and further by 6 months on extreme compassionate grounds.

(ii) PC Cases. Retention of Govt married accn for two years.

(f) Regtl Centres. 35 War Widows' children hostels established at Regimental Centres.

(g) Army Welfare Housing Organisation (AWHO) (www.awhos ena.in). 3% reservation in housing (AWHO).

(h) CW-3 & 4.

(i) Distress Grant.

(aa) Serving personnel, ESM, widows & dependents can apply for fin assistance if in fin distress on med ground or living in penury.

(ab) DD-40 forms for ESM, widow & dependents duly authenticated by Zila Sainik Board or a serving Lt Col are to be forwarded to CW-4 along with sp docus.

(ac) Application scrutinized & grant approved on case to case basis & merit.

(ii) Edn Scholarship- Battle Cas Cases(Class I – Graduat ion)

S/No	Description	Amount
(aa)	Tuition Fees	Full reimbursement
(ab)	Hostel Charges	Full reimbursement
(ac)	Cost of Books/Stationary	Rs 1,000/- Per Year
(ad)	Cost of Uniform	Rs 1,700/- First Year Rs 700/- subsequent yr
(ae)	Cost of Clothing	Rs 500/- First Year Rs 300/- subsequent yr

As per GoI letter No 6(1)/2009/Edn. Concession/D(Re s.-II) dt 13 Sep 2017. Tuition Fees & Hostel Charges not to exceed Rs 10, 000/- per month.

4. Kendriya Sainik Board (KSB). Auth/Source. www.ksb.gov.in.

S/ No	Description	Entitlement	Dealing Agency	Applicability
(a)	Penury grant (above 65 yrs)	Rs 4000/- per month	KSB	Non pensioners upto Hav rank or his widow
(b)	Education Grant to ESM or their widows (Max two chi ldren)			
	(i) Upto graduation (ii) Widow Post Graduation	Rs 1000/-per month	KSB	Upto Hav rank, widow & dependent orphan
(c)	Officer Cadet Grant (For cadets of NDA only)	Rs 1,000/- per month	KSB	Upto Hav rank & widow
(d)	Fin assistance to 100% disabled child of ESM	Rs 1,000/-per month	KSB	Upto Hav rank & widow

S/ No	Description	Entitlement	Dealing Agency	Applicability
(e)	Funeral Allowance	Rs 5,000/- (one time)		Widows all cat upto Hav rank
(f)	Daughter marriage/ widow re-marriage	Rs 50,000/-	KSB	Upto Hav rank & widow (Max two daughters)
(g)	Fin assistance to Non-Pensioner ESM/widow for medical treatment	Rs 30,000/-per year (Max)	KSB	Non pensioner ESM or his widow (Upto Hav rank)
(h)	Orphans Grant on Yearly Basis			
	(a) Orphan daughters of all cat upto marriage	Rs 1,000/-per month	KSB	All ranks
	(b) Orphan son of all cat upto 21 yrs of age	Rs 1,000/-per month		
(j)	Fin assistance for vocational training of widow of ESM	Rs 20,000/- (one time))	KSB	Widow of ESM Upto Hav rank
(k)	Fin assistance for treatment of serious diseases to Non pensioner/ widows (Should not be member of ECHS or availing AFMS facilities)	Rs 1,25,000/- per year (Max) for approved serious diseases Rs 75,000/-per year (Max) for cancer/ dialysis	KSB	75%/90% of total expenditure for all ranks.
(l)	House repair grants	Rs 20,000/- (Max)	KSB	Orphan daughter of all ranks, 100% disabled ESM/widow upto Hav rank, damaged in natural calamity, 'R' by ZSB/RSB
(m)	Prime Minister's Scholarship Scheme (PMSS)	Rs 2,000/- per month (Boys) Rs 2,250/-per month (Girls)	KSB	• Dependent wards of ESM & their widows (below Offr rank only). • Students who are dependent Wards / Widows of ESM & Ex Coast Guard personnel who died in harness / disabled due to causes attributable to mil service / coast guard service, irrespective of the rank.
(n)	War Memorial Hostels	Rs 1,350/- per month	KSB	36 War Memorial Hostels provide shelter for children of War widows/ war disabled soldier. (Attributable & non-attributable cases)

5. Department of Ex-Servicemen Welfare (DESW) . Auth/Source . www.desw.gov.in

(a) Self Employment Directorate

S/ No	Scheme	Description	Dealing Agency	Applicability
(i)	Coal Loading and Transportation Scheme	Coal Subsidiaries. Orissa: Mahanadi Coal Fields Limited Jharkhand: Bharat Coaking Coal Limited, Dhanbad, Central Coal Fields Limited, Ranchi. Chhatisgarh: South Eastern Coal Fields Limited, Bilaspur. Maharashtra: Western Coal Fields Ltd, Nagpur West Bengal: Damodar Valley Corporation, Bokaro	DESW (DGR)	Unemployed retired commissioned officers (Class I) (ESM) below 60 years of age (Brig & below or equivalent) and 62 years of age (General officers or equivalent). Retired Officers are required to register within five years of retirement/release.
(ii)	Tipper Attachment Scheme	This welfare scheme for widows/disabled soldiers is linked with the ESM Coal Loading and Transportation Scheme. Eligible candidates can avail this Scheme for a period of five years and need to deposit an amount of Rs 1 Lakh with the affiliated ESM Coal Loading and Transportation Company which pays back a monthly amount.	DESW	(a) Widows (below 65 years of age) & disabled / medically boarded out service personnel in whose case the disability is > 50% & attributable to mil service. (b) Orphan children of ESM represented by legal guardians & meeting the condition of being un-employed & <25 yrs for boys; un-employed & unmarried in case of girls.
(iii)	Allotment of Oil Product Agencies under 8% Defence Quota Scheme	Under this Scheme 8% quota of Oil Product Agencies is reserved for eligible ESM/Widow/ Dependents under Defence Personnel (DP) Category for LPG Distributorship, Petrol/Diesel retail outlet including Kisan Seva Kendra (KSK) and SKO/ LDO Dealership (Kerosene Oil Agency).	DESW	Priority -I: Widows/ dependents of posthumous gallantry award winners. Priority-II : War widows/ dependents of those who died in war. Priority-III : War disabled Priority-IV : Widows/ dependents of those who died in harness due to attributable causes. Priority-V : Disabled in peace due to attributable causes.

S/ No	Scheme	Description	Dealing Agency	Applicability
(iv)	Sponsorship of ESM(O) for COCO operator ship	Under the Scheme ESM (O) registered with Employment Directorate of DGR are sponsored as service provider for operating Retail Outlets of IOCL and BPCL under Coy Owned Coy Operated (COCO) scheme. Short listing, selection and Interview is done by Oil Coy. Period of contract ranges from 01-03 years. Fixed remunerations range from Rs 23,000/- to Rs 25,000/- pm.	DESW (DGR)	• Commissioned officers (Army, Navy, Air Force). • Should be registered within 5 years of retirement from service. • Should be <65 years of age.
(v)	Allotment of Army Surplus Class V 'B' Vehicles	• Post registration of the applicant at DGR subsequent release of the vehicle is done through the MGOs Branch. • Option for release of one of the 42 types of vehicles from 12 CODs/ CVDs can be opted for on payment of nominal sum as notified by the Govt from time to time.	DESW (DGR)	• ESM. • Widow of defence personnel died in harness. • Serving person due for retirement within next 06 months.
(vi)	Allotment of Mother Dairy Milk Booths and Fruit and Vegetable (Safal) Shops	• Mother Dairy India Pvt Ltd. is providing ready built and fully equipped milk shops / booths to the ESM (JCO's & ORs). • The Scheme is available in NCR viz Gurgaon, Ghaziabad, Noida/Greater Noida, and Faridabad.	DESW (DGR)	• ESM. • <50 Yrs age. • Registration within 06 yrs after retirement.
(vii)	Management of CNG Stations	The selected officer is contracted for management of the CNG station by the IGL for a period of five years on a yearly renewable contract basis.	DESW (DGR)	• ESM officers (Army, Navy, and Air Force). Below 59 years • of age
(viii)	Gopal Jee dairy milk booths/milk shops/retail outlets	Gopaljee Dairy Foods Pvt Ltd (GDFPL) is providing ready built and fully equipped milk shops / booths / retail outlets to the ESM in India with starting point at Delhi / NCR.	DESW (DGR)	• ESM. • <50 Yrs

S/ No	Scheme	Description	Dealing Agency	Applicability
(ix)	Eligibility Certificate for Allotment of LPG agency under Rajiv Gandhi Gramin LPG Vitran Yojna (RGGLVY)	Rajiv Gandhi Gramin LPG Vitran Scheme has been launched by Govt of India for Rural Areas. Under the scheme, Govt has reserved LPG Distributorship for Defence Personnel under 'GP' Category.	DESW (DGR)	• Widows & wards of died in harness. • War disabled/ disabled on duty. • Disabled in peace- Attributable to mil service.
(x)	Eligibility Certificate for Allotment of regular LPG distributorship	The scheme is meant for grant of Regular LPG Distributorship to eligible applicants. Under the scheme Govt has reserved LPG Distributorship for Defence Personnel in 'GP' category. The 'GP' category includes Central Govt/State Govt/PSU employee and Defence Personnel.	DESW (DGR)	• Widows & wards of died in harness. • War disabled/ disabled on duty. • Disabled in peace- Attributable to mil service.
(xi)	Eligibility Certificate for Allotment of Retail Outlet (Petrol & Diesel)	The Ministry of Petroleum and Natural Gas has reserved locations for allotment of Regular/ Rural Retail Outlet Dealership under 'CC1' category. 'CC1' category includes Para Military Personnel/Central Govt /State Govt and Central / State PSU employees and Defence Personnel.	DESW (DGR)	• Widows. • ESM.
(xii)	Security Agency Scheme	Director General Resettlement through MoD and Ministry of Industry/ Department of Public Enterprises had requested for employment of DGR empanelled security agencies.	DGR	ESM

6. Army Welfare Education Society (AWES) . Auth/Source . www. awesindia.com

S/ No	Professional Colleges	Eligibility
(a)	Army Institute of Technology (ATI), Dighi Hills, Pune – 411015, Estd in year 1994 Tele : 020 27157612, 27157534, Mil – 3296, Fax No : 020 27157534 E-mail : ait@aitpune.com Website : www.aitpune.com	• Children of serving army personnel with minimum 10 Yrs continuous service in the army.

S/ No	Professional Colleges	Eligibility
(b)	Army Institute of Management, Kolkata (AIMK), Judges Court Road Opp Alipore Telephone Exchange, Alipore, Kolkata -700027 Estd in year: 1997 Telephone : 033 24398335-37-38, 24794495, Mil - 6463 Fax : 033 24794929 E-mail: aim_kol@rediffmail.com aimk@awesindia.com Website : www.aim.ac.in	• Children of ESM who have served in the army for a minimum pd of 10 Yrs. • Children of ESM granted regular pension, liberalized family pension, family pension or disability pension. This includes children of recruits boarded out and granted pension. • AMC/ADC officers presently serving with Navy or Air Force who have served in Army for a minimum pd of 10 yrs. • MNS officers who have served in Army for a minimum period of 10 Yrs as regular MNS, APS personnel who are on deputation and have put in more than 10 yrs of service in Army or who have been directly commissioned in APS and have retired after completing their minimum service qualifying for pension. • TA personnel who have completed 10 yrs of embodied service.
(c)	Army Institute of Management and Technology (AIMT) Plot No. M-1, Pocket P-5, Greater NOIDA Gautam Budh Nagar (UP) Pin - 201306 Estd in year: 2004 Tele: 0120-2329512, 2329513, 2329516, 2329504, 2329505 E-mail : director@aimt.in aimt@awesindia.com Website : www.aimt.ac.in	
(d)	Army Institute of Education (AIE) M-1, Pocket P-5, Greater NOIDA, Gautam Budh Nagar (UP)-201306 Estd in year: 2003 Tele : 020 2343741, 2343742 Fax No : 020 2343742 E-mail: aiedelhi@gmail.com aie@awesindia.com Website : www.aie.ac.in	
(e)	Army College of Medical Sciences Near Base Hospital, Delhi Cantt- 110 010 Estd in year: 2008 011-25687642, 25687643, 25687644, Mil-37388 Fax No - 011 25687644 E-mail: theacms@live.in registrar@theacms.in acms@awesindia.com Website : www.theacms.in	
(f)	Army College of Dental Sciences ACDS Nagar, (Chennapur CRPF Road) Jai Jawahar Nagar Post Secunderabad - 500 087 (AP) Estd in year: 2001 Tele : 040- 20081759, 20080243, 20080242 Fax: 040- 27795517 E-mail: army_c@rediffmail.com acds@awesindia.com Website : www.acds.co.in	

S/ No	Professional Colleges	Eligibility
(g)	Army College of Nursing (ACN) Deep Nagar Jalandhar Cantt Estd in year: 2005 Tele (Civil) : 0181 2266167 Tele (Army) : 0181-806876, Mil-6876, 6879 E-mail: acn_mh@yahoo.com acn@awesindia.com Website : www.acn.co.in	• Adopted wards of Army personnel provided they have been adopted at least five yrs before admission.
(h)	Army Institute of Nursing (AIN), Guwahati C/O 151 Base Hospital Guwahati, C/O 99 APO Estd in year: 2006 Tele : 0361-2304613, 17, 2307101 , Mil - 7559,7518 Fax No -0361-2305697 E-mail: ainguwahati@yahoo.co.in ain@awesindia.com Website : www.ainguwahati.org	• Dependent sons/ daughters of widows of Army personnel who were born of their mother's marriage to Army person and their mother has later remarried a civilian.
(j)	Army Institute of Hotel Management and Catering Technology (AIHM&CT) Nagareshwara Naganahalli, Kothanur Post, Bangalore, Karnataka - 560077, Estd in year 1996 Tele/Fax No : 080 64525864, /64525865/64543206 E-mail : principal@aihmctbangalore.com Website :www.aihmctbangalore.com	• Step children of Army personnel who were born out of the wedlock where at least one parent belonged to Army. • Conditions given in prospectus apply
(k)	Army Institute of Law (AIL) Sector 68, Mohali - 160062 (Punjab) Estd in year: 1999 Telephone : 0172 5095336-37,38, 5063033 Fax : 0172 - 5039280 E-mail: info@ail.ac.in ail@awesindia.com Website : www.armyinstituteoflaw.org	
(l)	Army Institute of Fashion and Design (AIFD), Nagareshwara Naganahalli,Kothanur Post Bangalore (Karnataka) - 560077 Estd in year: 2004 Tele : 080 60669001,002 E-mail: aifdonline@gmail.com aifd@awesindia.com Website : www.aifdonline.in	

7. Misc Benefits .

S/ No	Description	Entitlement	Dealing Agency	Applicability
(a)	ECHS Membership	-	ECHS	All ESM and death cases
(b)	Final Settlement of Accounts	As applicable	CDA (O)/ PAO (OR)	All death cases (in service)

S/ No	Description	Entitlement	Dealing Agency	Applicability
(c)	DSOP Fund/AFPP Fund, Accumulation and Deposit Linked Insurance Scheme claim	As per contribution	CDA (O)/ PAO (OR)	All death cases (in service)
(d)	Leave Encashment			
(e)	Personal Accident Insurance claim for Defence	As applicable	Concerned Bankers	All death cases holding defence salary
(f)	Demise Grant	Rs 7,000/-	Respective Records Office/ AG's Br (Acct Sec)	All death cases (JCOs/OR)
(g)	Employment assistance	-	Line Dte/ MP-5	War widows
(h)	Assured Decent Last Rites Scheme (ADLRS)	Rs 10,000/-	Dependent URC/Stn HQ	NoK of deceased ESM incl retd offrs

BENEFITS TO OUR DISABLED SOLDIERS

8. Central Govt .

(a) Rebate on Excise duty on purchase of vehs . Partial refund/ rebate on excise duty for vehicle to be used by physically handicapped through excise commissioner of the area where purchased vehicle was manufactured.

(b) Entitlement .

S/ No	Entitlement	Agency	Authority	Remarks
(i)	Service Element of Pension	PCDA (P)	Table No 1 to 9 of Circular No 555, 568, 570 & 582	50% of emoluments on the date of invalidment/ retirement. (As per QS).
(ii)	War Injury Element Pension (Invalid)	PCDA (P)	Table No 88 to 96 of Circular No 555, 568 & 582	Equal to reckonable emoluments last drawn for 100% disablement.
(iii)	War Injury Pension (Retirement/ Discharge)	PCDA (P)	Table No 79 to 87 of Circular No 555, 568 & 582	Equal to reckonable emoluments last drawn for 60% disablement.
(iv)	Broad Banding of Disability		-	Less than 50% : 50% 51 – 75% : 75% Above 75% : 100%

S/ No	Entitlement	Agency	Authority	Remarks
(v)	Constant Attendant Allowance (100% disability and recommendation of med board)	PCDA (P)	-	Rs 6750/-pm, increase by 25% when DA crosses 50%.
Note: The cap on War Injury Pension not exceeding last pay drawn has been removed wef 01-07-2009				
(vi)	DCRG	PCDA (P)	Admissible on retirement/ discharge/ invaildment subject to having 5 Yrs QS	
(vii)	Ex-Gratia (Fatal Cas)	PCDA (P)	Circular No 573, MoD letter No 20(2)/2016/D (pay/ service) dt 02 Nov 2016	Rs 25 to 45 Lakh
(viii)	Ex-Gratia (Non fatal, boarded out)	PCDA (P)	DESW letter No 2(2)/2011/D (Pen/ Pol) dt 26 Dec 2011	Rs 9 Lakh for 100% disability. (Ex-gratia applicable from 20% to 100% disability. Compensation paid on the basis of actual% disability)
(ix)	Ex Gratia Cadets (Direct)	PCDA (P)	DESW letter No 17(01/2017 (01)/D Pension/ Policy) dt 04 Sep 2017	• Monthly Ex-Gratia amount of Rs 9,000/-pm. • In case of disablement, Ex-Gratia disability award @Rs 16,200/- pm shall be payable in addition for 100% of disability during period of disablement subject to pro-rata reduction in case the degree of disablement is less than 100%. • No ex-gratia disability award shall be payable in case where the degree of disablement is less than 20%.

(c) Facilities for disabled ESM through National Handicapped and Financial Development Corporation (NHFDC), an attached office of Ministry of Social Justice & Welfare. (Auth/Source. Govt of India, Min of Defence, Dte Gen of Resettlement letter No 2104/Gen/DGR/Emp-2 dt 12 Sep 2017).

(i) Issue of Janaushadhi shops under Pradhan Mantri Bharatiya Janaushadhi Pariyojna (PMBJP). The scheme is aimed for the sale of affordable generic medicines.

(ii) Loans at concessional rates to soldiers with disabilities.

(aa) Obj. To ensure self employment of the persons with disabilities of uniformed services (serving/ retired) i.e Army, Air Force & Navy.

(ab) Eligibility.

(aaa) 40% or more disability.
(aab) Above 18 years.
(aac) Recommendation/ NOC from service HQs (AG's Branch/ Records Office or Rajya Sainik Board).

(ac) Max Loan. Rs 25 Lakh.

(ad) Repayment Period. Within 10 years.

9. Dte of Indian Army Veterans (DIAV).

S/ No	Category	Amount	Remarks
(a)	Disabled soldiers (BC) of all Ops excl OP VIJAY (Kargil) invalided/boarded out/ prematurely released from service in Low Med Cat before fulfilling terms of engagement wef :-		
	(i) 15 Aug 47 to 31 Dec 15	Rs 1,00,000/-	
	(ii) 01 Jan 2016 onwards	Rs 2,00,000/-	
(b)	Disabled soldiers (BC) of all Operations retained in service (based on % of disability)		
	(i) Below 50%	Rs 10,000/-	wef 01 May 99 to 14 Jan 09
	(ii) 50 - 74%	Rs 20,000/-	
	(iii) 75% & above	Rs 30,000/-	
	(i) Below 50%	Rs 20,000/-	wef 15 Jan 09 to 31 Dec 2015
	(ii) 50 - 74%	Rs 40,000/-	
	(iii) 75% & above	Rs 60,000/-	
	(i) Less than 60%	Rs 1,00,000/-	wef 01 Jan 2016 onwards
	(ii) 60% and above	Rs 2,00,000/-	
(c)	Daughter's marriage/orphan son's marriage/ re-marriage of widow	Rs 1,00,000/-	BC (Fatal/ Disabled) & PC (Fatal)
(d)	Edn scholarship to children - Post Graduation - Professional Courses	Rs 25,000/-per year Rs 50,000/- per year (max)	BC Fatal/ Disabled & PC (Fatal)

S/ No	Category	Amount	Remarks
(e)	Mobility Eqpt / Wheel Chair (i) Modification of car/ modified auto scooter (ii) Wheel chair/second issue of wheel chair	 Rs 70,000/- (Max) Rs 50,000/- to Rs 2.25 Lakhs	Disabled soldier BC/PC disable while in service (An amputee/ paraplegic or who requires support for walking.
(f)	Motorised Wheel Chair	Rs 2.25 Lakh (Max)	Disabled soldier BC/PC disable while in service (Only for Quadriplegic cases)
(g)	Modification of bathroom	Rs 40,000/- (Max)	100% disabled / wheel chair bound soldier (BC/PC disable while in service)

*Grant of appropriate wheel chair (standard/ motoriz ed) on case to case basis on approval)

10. Kargil Package for Disabled Soldiers (DIAV) .

S/ No	Description	Applicability	Entitlement	Remarks
(a)	Ex-gratia for Disabled	75-100%	6,00,000/-	Invalided out (% of Disability)/ NoKs Of Deceased Soldier
		50-74%	4,50,000/-	
		Below 50%	3,00,000/-	
(b)	Dwelling Unit	Fatal/Disabled	5,00,000/-	
(c)	Edn for max two children	Fatal/Disabled	1,00,000/-	
(d)	Parent's Assistance	Fatal	2,00,000/-	

11. Army Group Insurance (AGI) . Auth/Source . AGI Journal 2016 .

S/ No	Descreption	Agency	Entitlement
(a)	Disability Grant (For disability more than 20%)	AGIF	• Rs 25 Lakh for 100% disability for Offrs. • Rs 12.5 Lakh for 100% disability for JCOs/OR. • Reducing scale as per % of disability
(b)	Ex-Gratia disability Allce for 100% disability with CAA	AGIF	Interest on Rs 25 Lakh deposit for Offr & Rs 12.5 Lakh deposit for JCOs/OR

12. Army Wives Welfare Association (AWWA) . Auth/Source . www.awwa.in.

(a)	AWWA Financial Grant for Sewing Machine	Rs 6,000/-	Wives of service personnel invalided out from service with 100% disability/ disabled BC pers

13. Kendriya Sainik Board (KSB) . Auth/Source . www.ksb.gov.in.

S/ No	Description	Entitlement	Applicability
(a)	Procurement of Mobility eqpt for disabled ESM	Rs 57,500/- (Max)	ESM who are disabled after their retirement with disability >50%

14. Rehabilitation Institutes/ Centres . Auth/Source . www.ksb.gov.in.

S/ No	Institutes/ Centres	Supported By	Facilities
(a)	Paraplegic Rehabilitation Centre (PRC, Kirkee) Range Hills, Kirkee, Pune-411020. Tele No: 3191(Army) / 020-2602 3191 (Civil) Website : www.para-rehab.org	KSB	• 80 beds. • Rs 30,000/-per year per indl by KSB.
(b)	Paraplegic Rehabilitation Centre (PRC, Mohali) S.A.S. Nagar, Phase-VI, Mohali, Distt. Mohali - 160055 (Pb.) Tele No: 172-2225352 Website : www.prcmohali.com	KSB	• 30 beds. • Rs 30,000/-per year per indl by KSB.
(c)	St Dunstan's After Care Organization, Dehradun Uttarakhand-248001	KSB	• Imparts psychological support to overcome the devastating shock of blindness as well as to impart vocational training to the blinded pers. • Administration is looked after by the 'After Care Organization' • Overall control of the Sub Committee at Dehradun. Sub Area Commander, Dehradun is its Chairman. • Yearly grant of Rs 14 Lakh.
(d)	Cheshire Homes, Delhi Holy Family Hospital, Okhla Road, New Delhi – 110025 Tel.No : 011-26311069, 26917569, 26314727 Website : www.cheshirehomesindiadelhiunit. com	Delhi,	• For leprosy patients, mentally handicapped patients, and chronic spastic / paraplegic and TB patients. • Rs 9,000/-pa per indl by KSB.
(e)	Cheshire Homes India, Dehradun Govind Bhavan, 16 Pritam Road, Dehradun-248001 Uttarakhand Tel.No :0135 267331, 2670820 Email ; cheshirehome_doon@yahoo.co.in	Dehradun	

(f)	Cheshire Homes India, Lucknow 107 A South City, Raebareilly Rd, Lucknow, Uttar Pradesh - 226025 Tel.No : +91 9956863333, +91522 2440191 Website : www.cheshirelucknow.info	Lucknow	
(g)	All India Gorkha Ex-servicemen Welfare Association, Dehradun	Dehradun	Yearly grant Rs 12,00,000/- per year.

Note. The above mentioned schemes are subject to constant review to ensure maximum benefits for the beneficiaries. All are req uired to visit related websites as given for updated information.

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